

# SYMETRA ANNUITIES

## FIXED DEFERRED ANNUITIES

Symetra Custom 7 Fixed Annuity - Guaranteed Return of Purchase Payments

| Guaranteed Period | Initial Purchase Payment | 1st Year Interest Rate (Base + 0.50% Additional Interest Rate) | Base Interest Rate | Effective 7-Year Interest Rate |
|-------------------|--------------------------|----------------------------------------------------------------|--------------------|--------------------------------|
| 3 Years           | \$10,000 - \$49,999      | 2.50%                                                          | 2.00%              | 2.07%                          |
|                   | \$50,000 - \$99,999      | 2.50%                                                          | 2.00%              | 2.07%                          |
|                   | \$100,000-\$249,999      | 2.60%                                                          | 2.10%              | 2.11%                          |
|                   | \$250,000+               | 2.65%                                                          | 2.15%              | 2.14%                          |

| Guaranteed Period | Initial Purchase Payment | 1st Year Interest Rate (Base + 0.50% Additional Interest Rate) | Base Interest Rate | Effective 7-Year Interest Rate |
|-------------------|--------------------------|----------------------------------------------------------------|--------------------|--------------------------------|
| 5 Years           | \$10,000 - \$49,999      | 2.50%                                                          | 2.00%              | 2.07%                          |
|                   | \$50,000 - \$99,999      | 2.55%                                                          | 2.05%              | 2.11%                          |
|                   | \$100,000-\$249,999      | 2.65%                                                          | 2.15%              | 2.18%                          |
|                   | \$250,000+               | 2.70%                                                          | 2.20%              | 2.21%                          |

| Guaranteed Period | Initial Purchase Payment | 1st Year Interest Rate (Base + 0.50% Additional Interest Rate) | Base Interest Rate | Effective 7-Year Interest Rate |
|-------------------|--------------------------|----------------------------------------------------------------|--------------------|--------------------------------|
| 7 Years           | \$10,000 - \$49,999      | 2.50%                                                          | 2.00%              | 2.07%                          |
|                   | \$50,000 - \$99,999      | 2.55%                                                          | 2.05%              | 2.12%                          |
|                   | \$100,000-\$249,999      | 2.70%                                                          | 2.20%              | 2.27%                          |
|                   | \$250,000+               | 2.75%                                                          | 2.25%              | 2.32%                          |

The Guaranteed Minimum Interest Rate set forth in the contract is 2.00% for the first 7 years. After the 7-year period, the Guaranteed Minimum Interest Rate is 1.50%. When the initial guaranteed interest rate period ends, you should generally anticipate the interest rate to reset at or near the Guaranteed Minimum Interest Rate(s) stated in the contract.

Symetra Custom 7 Fixed Annuity - No Guaranteed Return of Purchase Payments

| Guaranteed Period | Initial Purchase Payment | 1st Year Interest Rate (Base + 0.50% Additional Interest Rate) | Base Interest Rate | Effective 7-Year Interest Rate |
|-------------------|--------------------------|----------------------------------------------------------------|--------------------|--------------------------------|
| 3 Years           | \$10,000 - \$49,999      | 2.50%                                                          | 2.00%              | 2.07%                          |
|                   | \$50,000 - \$99,999      | 2.90%                                                          | 2.40%              | 2.24%                          |
|                   | \$100,000-\$249,999      | 3.10%                                                          | 2.60%              | 2.33%                          |
|                   | \$250,000+               | 3.15%                                                          | 2.65%              | 2.35%                          |

| Guaranteed Period | Initial Purchase Payment | 1st Year Interest Rate (Base + 0.50% Additional Interest Rate) | Base Interest Rate | Effective 7-Year Interest Rate |
|-------------------|--------------------------|----------------------------------------------------------------|--------------------|--------------------------------|
| 5 Years           | \$10,000 - \$49,999      | 2.50%                                                          | 2.00%              | 2.07%                          |
|                   | \$50,000 - \$99,999      | 2.90%                                                          | 2.40%              | 2.36%                          |
|                   | \$100,000-\$249,999      | 3.00%                                                          | 2.50%              | 2.43%                          |
|                   | \$250,000+               | 3.05%                                                          | 2.55%              | 2.46%                          |

| Guaranteed Period | Initial Purchase Payment | 1st Year Interest Rate (Base + 0.50% Additional Interest Rate) | Base Interest Rate | Effective 7-Year Interest Rate |
|-------------------|--------------------------|----------------------------------------------------------------|--------------------|--------------------------------|
| 7 Years           | \$10,000 - \$49,999      | 2.50%                                                          | 2.00%              | 2.07%                          |
|                   | \$50,000 - \$99,999      | 2.80%                                                          | 2.30%              | 2.37%                          |
|                   | \$100,000-\$249,999      | 2.95%                                                          | 2.45%              | 2.52%                          |
|                   | \$250,000+               | 3.00%                                                          | 2.50%              | 2.57%                          |

The Guaranteed Minimum Interest Rate set forth in the contract is 2.00% for the first 7 years. After the 7-year period, the Guaranteed Minimum Interest Rate is 1.50%. When the initial guaranteed interest rate period ends, you should generally anticipate the interest rate to reset at or near the Guaranteed Minimum Interest Rate(s) stated in the contract.

## FIXED DEFERRED ANNUITIES continued

### Symetra Custom 5 Fixed Annuity - Guaranteed Return of Purchase Payments

| Guaranteed Period | Initial Purchase Payment | 1st Year Interest Rate (Base + 0.50% Additional Interest Rate) | Base Interest Rate | Effective 5-Year Interest Rate |
|-------------------|--------------------------|----------------------------------------------------------------|--------------------|--------------------------------|
| 3 Years           | \$10,000 - \$49,999      | 1.50%                                                          | 1.00%              | 1.10%                          |
|                   | \$50,000 - \$99,999      | 2.20%                                                          | 1.70%              | 1.52%                          |
|                   | \$100,000-\$249,999      | 2.30%                                                          | 1.80%              | 1.58%                          |
|                   | \$250,000+               | 2.35%                                                          | 1.85%              | 1.61%                          |

| Guaranteed Period | Initial Purchase Payment | 1st Year Interest Rate (Base + 0.50% Additional Interest Rate) | Base Interest Rate | Effective 5-Year Interest Rate |
|-------------------|--------------------------|----------------------------------------------------------------|--------------------|--------------------------------|
| 5 Years           | \$10,000 - \$49,999      | 1.50%                                                          | 1.00%              | 1.10%                          |
|                   | \$50,000 - \$99,999      | 1.75%                                                          | 1.25%              | 1.35%                          |
|                   | \$100,000-\$249,999      | 2.00%                                                          | 1.50%              | 1.60%                          |
|                   | \$250,000+               | 2.05%                                                          | 1.55%              | 1.65%                          |

The Guaranteed Minimum Interest Rate set forth in the contract is 1.00% for the first 5 years. After the 5-year period, the Guaranteed Minimum Interest Rate is 1.00%. When the initial guaranteed interest rate period ends, you should generally anticipate the interest rate to reset at or near the Guaranteed Minimum Interest Rate(s) stated in the contract.

### Symetra Custom 5 Fixed Annuity - No Guaranteed Return of Purchase Payments

| Guaranteed Period | Initial Purchase Payment | 1st Year Interest Rate (Base + 0.50% Additional Interest Rate) | Base Interest Rate | Effective 5-Year Interest Rate |
|-------------------|--------------------------|----------------------------------------------------------------|--------------------|--------------------------------|
| 3 Years           | \$10,000 - \$49,999      | 1.75%                                                          | 1.25%              | 1.25%                          |
|                   | \$50,000 - \$99,999      | 2.55%                                                          | 2.05%              | 1.73%                          |
|                   | \$100,000-\$249,999      | 2.65%                                                          | 2.15%              | 1.79%                          |
|                   | \$250,000+               | 2.70%                                                          | 2.20%              | 1.82%                          |

| Guaranteed Period | Initial Purchase Payment | 1st Year Interest Rate (Base + 0.50% Additional Interest Rate) | Base Interest Rate | Effective 5-Year Interest Rate |
|-------------------|--------------------------|----------------------------------------------------------------|--------------------|--------------------------------|
| 5 Years           | \$10,000 - \$49,999      | 1.50%                                                          | 1.00%              | 1.10%                          |
|                   | \$50,000 - \$99,999      | 2.00%                                                          | 1.50%              | 1.60%                          |
|                   | \$100,000-\$249,999      | 2.25%                                                          | 1.75%              | 1.85%                          |
|                   | \$250,000+               | 2.30%                                                          | 1.80%              | 1.90%                          |

The Guaranteed Minimum Interest Rate set forth in the contract is 1.00% for the first 5 years. After the 5-year period, the Guaranteed Minimum Interest Rate is 1.00%. When the initial guaranteed interest rate period ends, you should generally anticipate the interest rate to reset at or near the Guaranteed Minimum Interest Rate(s) stated in the contract.

**For more information on how Symetra can help you increase your sales, contact the Symetra Financial Sales Center at 1-800-706-0700 or e-mail [invest@symetra.com](mailto:invest@symetra.com).**

**SYMETRA**  
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A 10% federal tax penalty may also apply to amounts withdrawn prior to age 59 1/2.

Interest rates are subject to change without notice.